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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

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MTGLQ Investors, L.P.

Case No.: <u>18-34501 VFP</u>

Adv. No.:

Hearing Date: 9/5/19 @ 10:00 a.m.

by Clerk

Order Filed on September 10, 2019

**U.S. Bankruptcy Court** 

**District of New Jersey** 

Judge: Vincent F. Papalia

In Re:

Antonio J. Feo,

Debtor.

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby ORDERED.

DATED: September 10, 2019

Honorable Vincent F. Papalia United States Bankruptcy Judge

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Debtor: Antonio J. Feo Case No: 18-34501 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MTGLQ Investors, L.P., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 105 Baldwin Place, Bloomfield, NJ 07003, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 13, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2019 through August 2019 for a total post-petition default of \$7,841.27 (4 @ \$1,960.32 less \$0.01 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make an immediate payment of \$2,960.32 by August 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,880.95 will be paid by Debtor remitting \$813.49 per month for five months and \$813.50 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Antonio J. Feo Case No: 18-34501 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

# Case 18-34501-VFP Doc 27 Filed 09/13/19 Entered 09/14/19 00:31:31 Desc Imaged

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re: Antonio J Feo Debtor Case No. 18-34501-VFP Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Sep 11, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db +Antonio J Feo, 105 Baldwin Place, Bloomfield, NJ 07003-6030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.  $\,$  TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Gregory L. Van Dyck on behalf of Plaintiff NJ Department of Labor and Workforce Development, Division of Unemployment and Disability Insurance gregory.vandyck@law.njoag.gov

Kevin Gordon McDonald on behalf of Creditor MTGLQ INVESTORS, L.P. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com

Marie-Ann Greenberg magecf@magtrustee.com

Scott E. Tanne on behalf of Debtor Antonio J Feo ecf@tannelaw.com,

tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6